

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**In Re: Leon Hawes**

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**Case No. 14-17958  
Chapter 13**

**FOURTH AMENDED CHAPTER 13 PLAN**

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the Trustee. The total plan length is 60 months. To date, Debtor has paid \$12,897.52. Under the amended plan, Debtor shall pay to the Trustee the sum of:

\$1875.00 beginning November 6, 2015 for 47 months.

2. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this plan.

a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the amount of their allowed secured claims have been fully paid. The provisions of this paragraph shall operate to cure any pre-petition default of any real estate security agreement. Debtor must fully comply with all requirements of this plan.

b. All priority creditors under 11 USC §507 shall be paid in full in deferred cash payments.

3. From the payments received under the plan, the Trustee shall make the disbursements as follows:

**a. Administrative Expenses:**

Trustee's Fee shall not exceed 10%.

**b. Priority claims under 11 USC §507**

<b>Creditor</b>	<b>Amount</b>
PA Dept of Revenue	\$ 656.61
IRS	\$7,234.44

**c. Secured claims**

<b>Creditor</b>	<b>Arrearage Amount</b>
City of Phila.(water)	\$ 184.72
Wells Fargo (Fitzwater St) 2 <sup>nd</sup> Mtg.	\$ 7,532.50
Wells Fargo (Fitzwater St.) 1st Mtg.	\$ 56,247.50
City of Phila./School Dist. of Phila	\$ 18,765.89 (includes 9% post-petition interest)

The Wells Fargo claim in the amount of \$11,005.21, for the property located at 2261 N. 51<sup>st</sup> Street, Phila.PA, will not be paid as Debtor is surrendering the property.

**d. Unsecured claims**

(1) General nonpriority unsecured claims totaling shall be paid pro-rata with no interest.

4. The Debtor shall make regular payments directly to the following creditors:

Wells Fargo – (1<sup>st</sup> and 2<sup>nd</sup> Mortgage for 2240 Fitzwater Street) only.

The property located at 2261 N. 51<sup>st</sup> Street, Phila. PA will not be paid through the plan and will be surrendered.

Date: November 10, 2015

/s Leon Hawes  
Debtor